

THE SPIRITUAL FORMATION OF THE BOURGEOIS MERCHANT

MARK HANSSEN

Catholic University of America

RESUMEN

El presente artículo estudia la emergencia del comercio y la prosperidad de la vida cívica en la Edad Media en relación con los cambios en la espiritualidad de la época y con la inclusión de los laicos en la vida religiosa. La aparición de las órdenes mendicantes influye en la cada vez más preeminente posición y personalidad pública del comerciante así como en la concepción del valor religioso y social de la actividad económica. Las órdenes mendicantes reelaboran el estatuto de la actividad comercial y el espíritu que es condición de posibilidad para dicha actividad.

Palabras clave: Órdenes mendicantes, Franciscanos, Dominicos, Renacimiento, Mercader, actividad económica, pobreza voluntaria.

ABSTRACT

The article wants to study the re-emergence of commerce and thriving of civic life in the Middle Age in connection with the changes in spirituality of the time with the inclusion of the laity in religious life. The emergence of mendicant orders influences the increasingly prominent stature and public *personae* of the merchant and a conception of the religious and social value of economic activity. Mendicant orders re-elaborate the status of commercial activity and the spirit that is condition to that activity.

Keywords: Mendicant orders, Franciscan, Dominican, Renaissance, Merchant, economic activity, voluntary poverty.

In surveying the influence of transformations in religion and spirituality on the course of Western cultural and economic history, it is important to distinguish the character of the religious traditions of the time period under consideration. In this regard and in relation to the rising status of the figure of the merchant in medieval and Renaissance society in general, we must view the re-emergence of commerce and thriving of civic life in the Middle Age in connection with the tumultuous changes in spirituality of the time. Long-standing monastic religious forms turned away from withdrawal into isolated, cloistered communities set apart from the world and toward a presence in newly developing cities. They focused their efforts on the broader inclusion of the laity in religious life.

Through the emergence of the Franciscan and Dominican orders, dramatic emphasis was placed on the reform of the Church rather than its establishment. This was part and parcel of a rededication to charity, to intellectual clarity on the sacred order and moral life, and to preaching that was coupled with extreme ideals of voluntary poverty and purifying asceticism. A degree of discipline that had hitherto been joined to withdrawal from the world, made its way into the heart of cities and urban culture – along with an extraordinarily elaborate moral theology.

The increasingly prominent stature and public *personae* of the merchant at the time shows all the marks of the intimate participation of leading religious and intellectual authorities, so deeply influenced by these religious orders, in the creation of a common cultural conception of lay religious practice. The religious life of the laity was at least in part to be pursued through the ordinary contribution of goods and services to the common good. Indeed, without such a conception of the religious and social value of economic activity, there could be no public space for the status and deference increasingly accorded, not to merchants in general, but to a highly stylized stereotype of honest, patient, moderate, prudent and public-minded, even Christian, merchants.

Preachers and humanists of the time, with deep ties to the mendicant orders and their spiritual emphasis upon perfect charity and voluntary poverty, consistently emphasize an increasingly more precise ideal for the formation of a merchant's character. They elaborate not only the particular rules which a man of commerce must abide by in his trade, but also the spirit in which he must work and the end which he must keep in mind. Both the ideal and the rules were

articulated as preconditions for obtaining social status – the earthly prize which awaited those merchants who performed valuable service to their Christian community. In what follows, we examine briefly the intellectual process of how Scholastics and preaching friars arrived at their re-evaluation of commercial activity and the requisites of interior spirit with which they sought to condition that activity.

Our purpose here is to show how the broad intellectual-spiritual work of Scholasticism integrated the rise of the city into their vision of Christian civilization. Viewing ordinary lay life as a mode of life that could be conducted as a lay religious service, the Scholastics and preachers wove Christian ethical connotations into the private practice of commerce in such a way that many a merchant could grasp otherwise mundane bourgeois activities and economic virtues in a new, spiritual light. It is not that such conduct was simply conflated with virtue, but that the responsible conduct of business became a quasi-virtue particular to lay life. If this effort went a long way toward civilizing commerce, it undoubtedly also went a long way toward civilizing Christian spirituality. The notion of a good Christian certainly took on a more mundane and less ascetic character with the emergence of the concept of the spirit of poverty rather than actual destitution. So too, the notion of a “good” merchant, who conducted himself with a pre-approved Christian propriety and a spirit of measure in the pursuit of wealth, attained to the status of a “true” and justly “esteemed” merchant.

Moreover, to the motivating weight of this ethical-religious and social approbation was added the concomitant recognition of the wealth that the merchant class created and the exalted dignity of his office. The respect and wealth that were the rewards of Christianly conducted commercial activity were of singular import in the formation of the social identity, self-image and inspiring motivations of the merchant class. Commercial conduct was to conform to a certain standard of sociability, indeed to an exalted standard of perfect sociability of intention.

It is often forgotten that the forces of political authority and coercive law are often exceeded by a meticulous social conformity that can be produced by inspiration through spiritual conscience and enforced by social approbation. If the law focuses on exterior actions as requisite conditions for justice in commutative exchange and in public action, we are here more concerned with the intention of the merchant as characterized by a sense of civic duty and discipline in his work that were the requisites of social approval and the origins of bourgeois social emulation and self-image.

I. THE MERCHANT IN THE MEDIEVAL ARISTOTELIAN TRADITION

With regard to Scholastic economic thought and ethics, the tradition which the medievals followed was –as in so many cases– Aristotelian. Aristotle, however, had not been particularly favorable toward economic activity. The Aristotelian conception of human political life as natural functioned as a strict limitation on many forms of economic activity. For, in Aristotle, the political life of man was, as has been repeated so many times, natural in a two-fold sense that ultimately precluded a number of economic activities as “unnatural.” First, the city is called natural in Aristotle on account of its origins, i.e. insofar as it arises from the struggles of familial life aiming to provide for basic human needs and the needs of their families through production and through the obvious benefits of entering into economic exchange with other families in the formation of villages. For insofar as even those villages themselves also fail to provide for a sufficient economic life and a fully human life, the city arises as a final step. Secondly, the city is natural on account of its end, i.e. insofar as what is natural to man is a certain ethical and intellectual development that requires leisure for virtuous pursuits of a higher kind and for the exercise of the higher faculties of thought as well as a community within which he might enter into intellectual discourse and into acts of justice, law and liberality. In other words, as man moved from the isolation worthy only of beasts or gods, his needs and desires lead him into familial, village and city life, but the purpose of life in the *polis* was not simply further fulfillment of the lower ends, but all that the fulfillment of those lower ends makes possible in terms of human flourishing. The movement of man toward political life is thus to be accompanied by an ethical development requisite to the sociability of man and to the true engagement of his higher faculties.

The fact that communal life had this two-fold end of sufficiently providing for human material needs and providing for human ethical development means that any conduct not suited to ethical development and not suited to the maintenance of communal life was to be viewed as unnatural and prohibited. Now, in order to determine the functions and ends of the activities and associations that form the city, and place upon them their limits in accord with their orientation toward human ethical perfection and the maintenance of communal life so important to it, Aristotle enters into an analysis of those parts of the political whole.

As is his general method, Aristotle first “determines ... the things that belong to the first parts of political community. Second, he determines things that belong to the political community itself. ... And because every political

community is composed of households as parts, we need first to speak of household management, which dispenses goods or governs the household.”¹ The place of economics in the movement from isolation to political life is, then, perhaps best but only partially characterized by the original terms, *oikos*, which means “household” and, *oikonomia*, which means the governance of the household. This art is fundamentally associated with what was the primary unit of economic production in the ancient world: the familial agricultural unit. The management of the production and dispensation of private wealth amongst one’s family, servants and slaves was the art of economics.

Nevertheless, the semantic terrain covered by *oikonomia* is not quite closed upon itself in Aristotle and thus the household does not quite exhaust the matter. For the household is not a self-sufficient unit as far as leisure and the good life are concerned and it is drawn into exchange with other household units: “[t]hese first associations are presented as being incomplete, or perhaps “immature,” but they seem to point beyond themselves to an end or completion; the mature association which is this end is the city (1252b31-34). [As indicated,] the city is thus held to be natural not because it happens to develop from natural associations but because it grows from them: they mature into it.”² They develop into maturity because in and through their relation to broader human association, families and villages are gradually subject to the limitations and rules of conduct requisite to the maintenance and success of that broader communal life, which itself is requisite to human perfection. The question is just how far the art of economics extends within the bounds of communal life. Put another way, the natural character of economic activity is determined both by human ethics and the requirements of community.

Man’s entrance into relations of exchange, therefore, is the beginning of a process. It is critical to acknowledge that the final end, human perfection, governs the extent of that process –including economic activity. Man enters into further social relations of exchange with other families on account of his needs and for the purpose of a better life, ultimately the good life –nothing should impede the development of that good life or militate against the community that provides for that life. The development of exchange relations in the grouping of families in a village is, therefore, more than the emergence of casual or quasi-regular exchange of goods. It entails the problem of equality and justice both in exchange and in the social order aimed to govern the community that require

1 Thomas Aquinas, *Commentary on Aristotle’s Politics*, trans. Richard Regan, Indianapolis, IN; Hackett Publishing Co., 2007, 21.

2 Wayne Ambler, “Aristotle’s Understanding of the Naturalness of the City,” *The Review of Politics* 47, 2 (1985): 163-185; 168-169.

man to conduct himself well in his relations with others and in relation to the community as well as the community's relation to its members.

Justice and equality in social relations are, for Aristotle, inextricably linked. It should be noted first, however, that prior to its determination with respect to social relations, justice is first and foremost a general ethical condition: "Aristotle, father of European ethics, formalized moral analysis in terms of the 'ethos of the mean': ideal conduct in the dimension of each virtue is a mean between extremes. For instance, in terms of confidence in oneself, the virtue of courage is a mean between cowardice and rashness."³ General justice, then, is the general form of virtue, giving due weight to the proper mean between courses of action. This general or universal justice is compounded in connection with the various virtues, forming a more general ethos of moderation in conduct: "nothing too much." Yet that point of moderation, precision with respect to "too much" or "too little" is determined in connection with circumstances of life and its broader ends. General justice thus carries a sense of global balance of the person – balance which is at once the ordering of life according to reason and the control of self that frees one for reasoned, free action – free for rationality as opposed to animality.

In connection with social relations, considerations of justice are determined in relation to the ends for which one entered into communal relations and the conditions required by communal relations. In this regard, insofar as justice is related to one's interaction with others and with the community as a whole, justice is divided into two virtues which are both intimately connected with equality: distributive justice and commutative justice. The first concerns relations between the individual and the community as a whole; the second concerns relations between individual members of the community. That is, the first concerns what the community owes to a man as a member thereof and what a man owes the community as a whole: for instance, the distribution of rewards

3 Odd Langholm, *Price and Value in the Aristotelian Tradition* (New York, NY: Columbia University Press, 1979), 13; for an insuperably thorough treatment of Scholastic economic thought at Paris from the perspective of economic analysis: Odd Langholm, *Economics in the medieval schools: wealth, exchange, value, money and usury according to the Paris theological tradition, 1200-1350* (Leiden: Brill, 1992); *The merchant in the confessional: trade and price in the pre-reformation penitential handbooks* (Leiden: Brill, 1992). As our purpose is expressly not to treat Scholastic economic thought from a purely or even primarily analytical perspective, the discussion may be delimited: we are interested in the relationship between "general justice" and the definition of "need" in connection with the history of Scholastic economic ethics. The placement of "need" within that framework is not necessarily to immobilize its conception in "traditional needs" but it is certainly to bind it within a hierarchy of values that rounds out a picture of "balance", just as much as the turn from general justice to particular justice, distributive and particularly to heavy emphasis on commutative justice, may carry significant shift in meaning for the relationship between "needs" and their "bounds."

of honor, payment for services on behalf of the community, use of taxes and other *common* goods (e.g. communal lands or wealth –but it is not the redistribution of wealth that is not in common, i.e. private wealth, but wealth that is in common) as compared with the distribution of taxes or military service. The second concerns what one owes to another individual member of the community in interacting with him, for instance, in economic exchange. It is essential to note that the two, despite their distinction, are not for that reason disconnected, nor unrelated to the general justice of the individual.

For the fulfillment of distributive justice through one's obligations to the community and the community obligations to its individual members are, in effect, as they are so evidently felt to be when they are infringed (evasion of taxes or military service is the abuse of those who must pay or fight in one's place or the minority oppressing the majority in an unjust distribution of common goods or turning the distribution of public goods to their own advantage and thereby illegitimately increasing the sphere of private wealth), relations between individual members as well. So too for commutative justice, the violation of justice with respect to another member of the community is also violation which tends to disrupt the community as a whole, it violates the law and, especially if it becomes commonplace, brings the authority of law itself into question, requires court adjudication and expense or provokes greater dispute and disorder. Moreover, the very relation of the individual to these senses of justice is one that calls upon his individual moderation to recognize and conform to the limits placed upon him so that "nothing too much" ought generally to be the habit of civilized men who recognize the community as to their benefit and behave accordingly.

In this way, there is a sense of measure and harmony preserved throughout the whole of communal interaction. That harmony requires different forms of conduct and degrees of participation in connection with different relations that, despite their potential harmony, are not characterized by the same measure. How well one served in a given function may well be, in accord with one's abilities, greater or lesser and therefore deserving of a greater or lesser reward in proportion to one's performance. What one owes to another individual member in economic exchange, however, is not proportional to anything other than the thing which he offers in that exchange. In other words, justice is concerned with relations of equality, but not all relations of equality are determined in the same manner: there is proportional equality and there is arithmetical equality. The former characterizes distributive justice and the latter is typical of commutative justice. In commutative justice, the persons are presumed equal as citizens.

In his discussion of economic exchange, therefore, Aristotle is dealing with questions of commutative justice. The exchange first discussed is that of barter at a village or early civic level, while the introduction of money for the further facilitation of exchange belongs to the more formal relations of the city. Yet barter exchange reveals the essential purpose of exchange in general. For where barter exchange is concerned, the intention of the participating individuals is a certain equality between things exchanged (commodities, C – C). The question ethically and economically is how, precisely, to determine the equality of disparate things: what is the measure of their value in exchange? What is of key import is that barter exchange aims to overcome the insufficiency of the household to obtain to the good life. Need and desire bring villages into communion wherein exchange is of different things for something considered of equal value but evidently of quite a different kind: “Justice in exchange ... requires ... reciprocity ... but according to a proportion which takes into account the different values of the goods exchanged. Aristotle presents a cast of economic characters: a doctor, a builder, a shoemaker, a farmer, and some of their products: a house, a shoe, food, stressing their social interdependence and the need for exchange. ... It is not two doctors that exchange, but a doctor and a farmer.”⁴ The problem, again, is how to bring disparate objects under a common measure and it is a communal problem insofar as the measure was necessary for a reciprocity of equality, equality for exchange and exchange in community: “Commercial buying and selling had replaced mutual gift giving long before Aristotle’s time, and he gives fair exchange primacy over the other forms of justice in book five of the *Nicomachean Ethics* just because it provided *philia* for an activity which he knew to be more basic than any other in the life of the polis.”⁵ In other words, Aristotle retains a significant sense of the mutual gift-giving of honor cultures of the ancient world in his vision of community and economic exchange: “[i]t was a vitally important subject, because exchange was what cemented society together: ‘for neither would there have been association if there were not exchange, nor exchange if there were not equality, nor equality if there were not commensurability.’”⁶ The “impersonal” nature of exchange is actually the personal recognition of citizen equality – a positive favorable departure from that equality is not an act of exchange but of friendship exceeding a merely communal *minimum*, a negative violation obviously implies a betrayal of that community and a fundamental disrespect of the other. It is, therefore,

4 Langholm, *Price and Value in the Aristotelian Tradition*, 15.

5 Scott Mickle, “Aristotle on Equality and Market Exchange,” *The Journal of Hellenic Studies*, 111 (1991): 193.

6 Diana Wood, *Medieval Economic Thought* (Cambridge, UK: Cambridge University Press, 2002), 134.

important that there be a clear measure according to which such equality can be effected.

Aristotle's response is somewhat alternating as he introduces the use of money in exchange: "In this development, Aristotle introduces two attempts at a solution which appear and reappear, interweaving with each other and with observations which contradict them. The first of these is the idea that money, just because it is a common measure of everything, makes goods commensurable and thus makes it possible to equalize them. The second is the idea that it is need (*chreia*) which makes things commensurable."⁷ Yet scholarship, indeed medieval scholarship as well, has brought the two together in such a way that disparate goods are brought into equality "through an intermediary, money, which, as he asserted, 'measures all things, and therefore the excess and the defect—how many shoes are equal to a house or to a given amount of food.' Of course, as Aristotle admitted, it was impossible that 'things differing so much should become commensurate, but with reference to *demand* [need/*chreia*] they may become sufficiently so.' What was being measured by money was human need."⁸ Thus, in the move from barter to a monetary economy, the C - C, commodity to commodity relation of equality which was directly made possible by a measure of human need is removed to an indirect C - M - C (commodity-money-commodity) relation which nevertheless finds the commodities as measured by human need with money facilitating the exchange. The first form of exchange, namely barter, is entered into for the benefit of participating parties and is referred to as natural inasmuch as it aims at the satisfaction of needs. Now, the reason that money is introduced is precisely to facilitate this same form of exchange: namely, the fulfillment of human needs. That is, it does not alter the basic intention of production and exchange. Production, a function of the household, is intended to satisfy the needs of the household and exchange is a casual affair, a bi-product of that domestic process whereby some have more of one thing than another or find that they could usefully exchange goods to their mutual advantage and as such belongs to the art of economics.

Yet "Aristotle is analysing the evolution of social relations of exchange through their successive historical forms, subjecting each to an analysis of the aim inherent in its form, and evaluating where necessary the compatibility of that aim with the aim of the *koinonia* [community] of the polis."⁹ In these successive forms, the introduction of exchange, but especially money inasmuch

7 Scott Mickle, "Aristotle on Political Economy of the Polis," *The Journal of Hellenic Studies* 99 (1979): 59.

8 Wood, *Medieval Economic Thought*, 134.

9 Mickle, "Aristotle on Political Economy of the Polis," 61.

as it makes possible a greater amount of exchange than that possible only when two men happen to have roughly equivalent goods at roughly the same time, brings with it the possibility of a third alternative in production and in exchange relations. Though not expressed, the implicit assumption is that facilitation of exchange which money makes possible also functions to enlarge the extent of the market significantly and opens the possibility of production expressly for exchange as a way to increase one's domestic wealth:

“But this led to a way of exchange devised by reason. For the use of money was necessarily acquired when there was more foreign trade of necessary imports and surplus exports, since not all the things that peoples naturally need are easily transportable. ... Therefore, after necessary exchanges resulted in money, another kind of moneymaking, commerce, arose. Therefore, it was at first perhaps done simply, and then, with experience, it became more skillful, and so also people learned whence and how to make the greatest profit out of exchange.”¹⁰

However, quite contrary to any future Smithian impulses, Aristotle does not laud the birth of production for exchange (*crematistike*) and the art of commerce (which invariably slides toward the art of production for exchange in the unlimited pursuit of wealth which is viewed negatively as unnatural and referred to as *kapelike*). Instead, Aristotle, appears to equate the natural with the ethical and the way devised by reason as grossly absorbing infinite desire for material wealth contrary to the whole purpose of production to meet one's household needs within the bounds of what is sufficient to live the good life. Indeed, already in the discussion of the introduction of monetary exchange, “[t]here are indications of a rather different attitude to C-M-C in Aristotle's mind. For example, in 1257a6 f., he says that the use made of a shoe in selling it ‘is not its proper and peculiar use’. The reason he gives is that ‘the shoe has not been made for the purpose of being exchanged’. He does not go as far as to say that its use in exchange is unnatural, but this only glosses over, and does not remove, the suggestion of a possible irreconcilability between ‘necessary and laudable’ exchange and the use of an article in exchange not being its ‘proper and peculiar use’. ... if the text suggests anything, it suggests that there was a real ambivalence in Aristotle's mind towards exchange of the C-M-C form. On the one hand he sees it as sharing the same natural aim as C-C; but on the other, though recognizing it as a stage in the development of exchange relations, he also sees it as leading inevitably over time into M-C-M or *kapelike*.”¹¹ This

10 Aristotle, *The Politics*, in Thomas Aquinas, *Commentary on Aristotle's Politics*, 49.

11 Miekke, “Aristotle on Political Economy of the Polis,” 63

latter, that begins with money and seeks to increase money, is found to be a perversion of individual ethics and a disruptive force in the ends of communal life of the city.

For Aristotle finds that all intent to produce purely for exchange and enrichment nearly invariably leads to the effort to turn money to a profit and then turn a profit anew in an unceasing endeavor to increase one's wealth without regard for any limit of sufficiency for the needs of the household and human life: "Therefore, he says first that the reason for this disposition, namely, that household managers seek to increase money without limit, is because human beings are eager to live howsoever, not to live well, which is to live virtuously. For, if they were to strive to live virtuously, they would be content with things sufficient to sustain nature. But since they omit this effort and want to live according to their will, each of them strives to acquire things with which to satisfy the individual's desire."¹² In fact, apart from its individual neglect of the good life, such an aim corrupts society as a whole, perverting the purposes of the various professions found therein and even virtue is turned to sale of itself: "And they abuse their faculties (i.e. their virtues, skills, or position) in ways contrary to their nature. For example, courage is a virtue, and its proper function is to make human beings bold for attacking and withstanding, not to accumulate money. ... So also, military skill is for the sake of victory, and medical skill for the sake of health, but neither skill is for the sake of money."¹³ Nor does unchecked desire fail to pervert justice in exchange as it aims to derive a profit even at the expense of equality of exchange.

In reviewing the situation, however, Aristotle does allow for some limited degree of exchange: "[i]n his last word on the two circuits C-M-C and M-C-M Aristotle papers over all the cracks and allows C-M-C past the post: the art of acquisition has two forms, one connected with household management which is 'necessary and laudable', and the other connected with retail trade which is 'justly censured', 1258a33 f."¹⁴ Thus we might well say that, for Aristotle, it is not so much that the extent of the market limits productivity but that the ethical sufficiency of productivity ought to limit the need for a market society. That limit and the censure of trade which goes beyond it are joined to concern with the notion that such activities were not only contrary to individual ethics and human perfection, but to the social harmony established by justice inasmuch as it potentially converts everyone into money seekers and threatens the equality of goods exchanged. The art of economics, belonging as it does to the

12 Thomas Aquinas, *Commentary on Aristotle's Politics*, 57.

13 Thomas Aquinas, *Commentary on Aristotle's Politics*, 57-58.

14 Thomas Aquinas, *Commentary on Aristotle's Politics*, 63.

household, only peripherally touches upon a limited form of commerce that Aristotle condones with great reservation while disapproving of all that aims at wealth-getting *per se*.

II. ON COMMERCE AND THE PERFECT MERCHANT

In contrast to Aristotle's disapproval of production for exchange and strict denunciation of commercial activity, it has often been noted that Aquinas, joining a great many other Scholastic authors, "vindicates" trade and profit:

Nevertheless, gain which is the end of trading, though not implying, by its nature, anything virtuous or necessary, does not, in itself, connote anything sinful or contrary to virtue: wherefore nothing prevents gain from being directed to some necessary or even virtuous end, and thus trading becomes lawful. Thus, for instance, a man may intend the moderate gain which he seeks to acquire by trading for the upkeep of his household, or for the assistance of the needy: or again, a man may take to trade for some public advantage, for instance, lest his country lack the necessities of life, and seek gain, not as an end, but as payment for his labor.

That is to say, Aquinas says that trade in and of itself is neither virtuous nor sinful. The widening scope of and emphasis on intention makes possible the incorporation of trade from simple household exchange into rather extensive commerce – still bounded, it is true, by the proper needs of the community and the advantage of the common good in an ethical sense, but nevertheless within the bounds of licit conduct.

However, despite the "vindication" of trade, far more attention is paid by Scholastics to the intentional and ethical requisites for licit economic activity than is paid to justifying it. True enough, it is in and through that attention, as we shall see in the following section, that Scholastics came to recognize the value of the merchant's work and the beneficial effects of his trade on the basis of their gradual development of an economic theory of prices and the returns due to the rarity of the merchant's skill. Yet their initial "vindication" of his trade did not laud the grandeur of his performance so much as simply recognize the serviceable intention and ethical character with which he might have conducted it.

In fact, there is a progression and increasing tension in the distance between the nobility of work and the contribution of the merchant. Praise of dedication

and nobility in conduct of business is one thing, but praise of its successful and beneficial effects on the city and therefore of the intensive dedication in business is another. The former recognizes work, the latter acknowledges status; to the first correspond private virtues, to the second public virtues. The natural progression from the former to the latter is a conjecture of the age just as much as a growing sense of their potential disjunction and tension is typical of the period's preoccupation with hypocrisy.

In short, what is first important to the Scholastics is the intention with which business is undertaken and the manner in which it is conducted. Predictably, business is licit when aligned with human needs, the needs of one's family and the common good. Intention then, it appears, is a category over-looked by Aristotle's condemnation of trade as 'justly censured.' Intention *may* be virtuous in wealth-creation beyond the needs of one's person and family, because it might be undertaken for the community as a civic service, the fulfillment of civic duty. Concern with temporal goods, according to the medievals, with their production and exchange, could be conducted virtuously, but it required proper, responsible care rather than being driven by avarice and cupidity. A true Christian merchant, therefore, possessed a certain attitude toward economic activity –this attitude was indeed concern [*sollicitudo*] with material goods and services, but it was prudence in dutiful business and not clever greed, obsessive preoccupation and grasping deception. Only on the basis of such good and prudent conduct, the virtue particular to a good merchant, was his work accepted. Only thereafter was the recognition of exceptional performance in this regard highly valued as a contribution to the community. The former corresponds to his legitimation as the path of a lay Christian, the possession of an upright *officium* within the community. The latter marks the rising *stature* of that *officium* in connection with the priority attached to the common utility of material wealth.

Indeed, in his *Summa Theologica*, Thomas Aquinas had dwelt upon the question of prudence and solicitude in connection with a variety of objects, among them, external temporal goods, that is, material wealth:

On the contrary, Our Lord said (Matthew 6:31): "Be not solicitous . . . saying, What shall we eat, or what shall we drink, or wherewith shall we be clothed?" And yet such things are very necessary.¹⁵

15 Thomas Aquinas, *Summa Theologiae*, II-II, q. 55, a. 6, reply.

Solicitude [*sollicitudo*] is an ambiguous word. In the early middle ages, it had long stood for something approximating avarice, an absorbing concern with the pursuit of worldly goods and was used as a word of caution against commercial activity: “in the Latin of evangelical derivation used by ecclesiastics, it indicated concern for things in the world and so might seem to promote an attitude of potential and perverse attachment to wealth.”¹⁶ In the high middle ages, the word still carries this negative connotation. For example, not coincidentally an example indicative of the ultimately victorious new view of wealth, the word is used precisely in this negative sense in the Papal bull, *Ad Conditorem Canonum*, issued in 1322 by John XXII (who deeply favored Aquinas and the Dominicans). Therein John XXII renounced Church ownership of the Franciscan order’s property so that the Franciscans could no longer claim, as was all important to radical Spiritual Franciscans view of their order’s conception of a perfect life, to own nothing at all both individually and in common. In other words, Franciscans could no longer hold the ideal of absolute poverty up as the Christian ideal (lending timely authority to the moral ambiguity of wealth). The Papal pronouncement reads:

“Indeed, the above mentioned reservation of lordship [ownership of Franciscan property by the Roman Church] has by no means benefited the Brothers in respect of the state of perfection; for since the perfection of Christian life principally and essentially consists in charity-which the Apostle calls the bond of perfection, which unites or in some measure joins man, while on the way [i.e., in this life], to his end. Contempt of temporal goods and renunciation of ownership of them opens the way to this perfection especially because the *solicitude* that acquiring, preserving and dispensing temporal things requires, which commonly impedes the act of charity, is cut off. It follows that if the same *solicitude* persists after such divestment of ownership as existed before it, such divestment can contribute nothing to such perfection. But it is certain that after the above ordinance the Brothers were no less *solicitous* in acquiring and preserving those goods, in court and otherwise, than they had been before it, or than other mendicant religious who have some things in common”¹⁷.

The obvious implications of this use of “solicitude” are that true poverty was solicitude for charity and God alone and that this Christian perfection was

16 Giacomo Todeschini, *Franciscan Wealth: From Voluntary Poverty to Market Society* (St. Bonaventure, NY: Franciscan Institute, 2009), 119.

17 Pope John XXII, *Ad Conditorem Canonum*, trans. John Kilcullen, italics my own: http://www.mq.edu.au/about_us/faculties_and_departments/faculty_of_arts/mhpir/politics_and_international_relations/staff/john_kilcullen/john_xxii_ad_conditorem_canonum/

a spirit of poverty rather than actual destitution. Actual poverty was but a useful discipline that, if it did not work in rooting out the solicitude for wealth that conflicted with charity, added nothing of itself to human perfection. Thus the meaning of solicitude was, in accord with Aquinas as well, dependent upon the true end of the activity with which it is concerned.

In one sense, therefore, where it is an inordinate concern for wealth, solicitude is and leads to sin:

“[S]olicitude about temporal things may be unlawful in three ways. First on the part of the object of solicitude; that is, if we seek temporal things as an end. Hence Augustine says (*De Operibus Monach.* xxvi): ‘When Our Lord said: ‘Be not solicitous,’ etc. . . . He intended to forbid them either to make such things their end, or for the sake of these things to do whatever they were commanded to do in preaching the Gospel.’ Secondly, solicitude about temporal things may be unlawful, through too much earnestness in endeavoring to obtain temporal things, the result being that a man is drawn away from spiritual things which ought to be the chief object of his search, wherefore it is written (*Matthew 13:22*) that “the care of this world . . . chokes up the word.” Thirdly, through over much fear, when, to wit, a man fears to lack necessary things if he does what he ought to do.¹⁸

In another sense, where the question is whether it is licit to have solicitude for the future, it is contained within prudence itself. For Aquinas responds by placing solicitude within its proper time and season:

No work can be virtuous, unless it be vested with its due circumstances, and among these is the due time, according to *Ecclesiastes 8:6*, “There is a time and opportunity for every business”; which applies not only to external deeds but also to internal solicitude. For every time has its own fitting proper solicitude; thus solicitude about the crops belongs to the summer time, and solicitude about the vintage to the time of autumn. Accordingly, if a man were solicitous about the vintage during the summer, he would be needlessly forestalling the solicitude belonging to a future time. Hence Our Lord forbids such like excessive solicitude, saying: “Be . . . not solicitous for tomorrow,” wherefore He adds, “for the morrow will be solicitous for itself,” that is to say, the morrow will have its own solicitude, which will be burden enough for the soul. ...

18 Thomas Aquinas, *Summa Theologiae*, II-II, q. 55, a. 6, reply.

Due foresight of the future belongs to prudence. But it would be an inordinate foresight or solicitude about the future, if a man were to seek temporal things, to which the terms “past” and “future” apply, as ends, or if he were to seek them in excess of the needs of the present life, or if he were to forestall the time for solicitude.¹⁹

In fact, the prudent solicitude of today is opposed by a vice particular to it: negligence. Negligence is neither laziness nor sloth, it is neglect of due consideration given to the tasks at hand and to those it is necessary to prepare for properly, namely, when the morrow comes.

Similar is found in many Franciscan authors such as Peter Olivi and Duns Scotus: “Significantly, in Olivi and his followers, this word assumes a different meaning depending on the context in which it is used. Being *solicit* ... in the case of merchants ... means being very attentive to shades of abundance, shortage, [etc.].”²⁰ In this regard, the list of characteristics of the good merchant grew with Scholastic familiarity with trade, its practice and its benefits grew. Where Aquinas had found being *solliciti* good depending upon its end and worthy of payment, the merchant’s proper prudence was thereafter amplified and detailed by others, perhaps most originally by Peter Olivi. As qualified labor and diligent commitment, it morally justified a man’s good reputation and the profits that were the merchant’s wages:

“As the artisan’s skill and industry licitly procure him profit, so too the industry of the merchant in prudently examining of the value and price of things, and attending to the smallest details of the just price, rightfully enable him to earn a profit within a certain latitude given by the just price.”²¹

Duns Scotus as well puts forth what had Olivi had already said concerning the value of the merchant’s activity and legitimacy of his profits, namely, that they were justified by his service to the common good and by the difficulties and delicacies of the task:

“Over and beyond the aforesaid rules as to what is just and unjust, I add two more. The first is that this exchange be something that is useful to the [repu-

19 Thomas Aquinas, *Summa Theologiae*, II-II, q. 55, a. 7, reply and ad2.

20 Todeschini, *Franciscan Wealth*, 119.

21 Peter Olivi, cited in Todeschini, *Franciscan Wealth*, 118, “Sicut ars et industria artificis sibi licite fit lucrosa, sic industria mercatoris in rerum valore et precio prudencius examinando et ad subtiliores minucias iustum pretium perducendo, potest sibi licit valere ad lucrum et maxime cum in hoc, salva latitudina iusti precii, aliis communiter prosit eciam in solo hoc quod per hoc addiscent subtilius pensare rerum precia et valores.” [translation partly my own].

blic]. The second that the price corresponds to a person's diligence, prudence, and care as well as the risk one accepts in doing business. ... And from this it follows that the merchant, who brings such commodities from the lands where they abound to the country where they are lacking or who stocks such imported staples for sale that they may be quickly found by one wishing to buy them, is doing business that is useful to the [republic]. ... The second follows, for everyone engaged in honest work that serves the interests of the [republic] *needs to live by his own labor*. ... But this person who imports or stocks is serving the state usefully and honestly. Hence he needs to live from his labor. Nor is it this alone, but each can justly sell his industry and his solicitude. The industry of one transferring things from one country to another requires a great deal; one has to consider carefully what a country may need and with what it abounds. Therefore, one can justly go beyond what one needs to support oneself and one's family ... [to] a price that corresponds to one's industry. Secondly, over and above this, *a person deserves something that corresponds to the danger or risk taken*."²²

Thus what had hitherto seemed to imply "disquiet" and "restlessness," namely, "solicitude," is generally incorporated within the realm of labor which can constitute legitimate service. Yet it cannot be said that it was simply incorporated without transformation –and the filter through which it passed, which baptized and altered the image of the merchant and posited for commerce a certain ideal, was the concept of the common good and solicitude on behalf of that end.

Yet the merchant's industrious prudence was not the only factor in the more positive assessment of his work. Aquinas, with prominent reluctance, after pointing to the benefits of a self-sufficient city whose basic needs are fulfilled primarily from its own agriculture and artisans, after highlighting the dangers of commerce both for their instability and its insidious cultural effects,²³ makes some allowance for commerce by recognizing the benefits it provides to the city:

22 John Duns Scotus, *John Duns Scotus: Political and Economic Philosophy*, trans. Allan B. Wolter (St. Bonaventure, NY: The Franciscan Institute, 2001), 57.

23 "Again, if the citizens themselves devote their life to matters of trade, the way will be opened to many vices. Since the foremost tendency of tradesmen is to make money, greed is awakened in the hearts of the citizens through the pursuit of trade. The result is that everything in the city will become venal; good faith will be destroyed and the way opened to all kinds of trickery; each one will work only for his own profit, despising the public good; the cultivation of virtue will fail since honour, virtue's reward, will be bestowed upon the rich. Thus, in such a city, civic life will necessarily be corrupted." Thomas Aquinas, *De Regno*, II, c. 3.

Still, trade must not be entirely kept out of a city, since one cannot easily find any place so overflowing with the necessities of life as not to need some commodities from other parts. Also, when there is an over-abundance of some commodities in one place, these goods would serve no purpose if they could not be carried elsewhere by professional traders. Consequently, the perfect city will make a moderate use of merchants.²⁴

For Duns Scotus, apart from those merchants who attempt to corner the market and ignore the conditions of legitimate business and who ought on that account to be banished, the value of a good merchant is such that they ought to be sought out and brought into the country:

“In an indigent country ... if the lawgiver is good, he ought to hire at great expense such merchants to import essential and indispensable goods and preserve and look after the things they bring. He ought to find not only the necessary sustenance for them and their families, but also make use of their industry and practical experience and underwrite the risks they take.”²⁵

In other words, the merchant's service to his country was undergoing a re-evaluation, not only in terms of its legitimacy within the bounds of Christian moral intention but also in terms of its value to his country. The two perspectives developed together in what was at the same time a greater appreciation for the difficulties of his work, with all the special efforts and talents it required in recognition that these could be put down, carefully, to prudence, love of family and country, and for his contribution to the material welfare of the community.

This dual appreciation was not quickly forthcoming and was made with reservations, as is evident from Aquinas' reluctance and Scotus' double-edged distinction of merchants, those who were to be invited and those to be cast out. Yet it was indeed a trend thereafter both among Renaissance humanists and preachers. Coluccio Salutati, in a letter addressed to the city of Perugia, describes the merchants of Florence as “the sort of men who are indispensable to human society and without whom, in fact, we cannot live.”²⁶ This was no exuberant endorsement, but an evident recognition that came despite Salutati's equal emphasis upon the spirit of poverty that proved its virtue in handling worldly affairs with virtue and judgment. Nowhere is this combination of

24 Thomas Aquinas, *De Regno*, II, c. 3.

25 John Duns Scotus, *John Duns Scotus: Political and Economic Philosophy*, 59.

26 Hans Baron, “Civic Wealth and the New Values of the Renaissance: The Spirit of the Quattrocento”. In: *In search of Florentine civic humanism: essays on the transition from medieval to modern thought*, v. I, 226-257 (Princeton: Princeton University Press, 1988), 225.

approval and disapproval more evident than in the work of San Bernadino of Siena. For by “the fifteenth century, ... the attitude of churchmen toward trade had mellowed considerably. They were no longer able to shut their eyes to reality and ignore that agriculture had declined in relative importance and that the prosperity of cities and towns rested on trade and industry.”²⁷ It is perhaps dubious that they had shut their eyes to this, but that their eyes became keener is clear. Indeed, Bernadino not only confirms the existing tradition that trade is licit and not sinful in itself, but rather poignantly stretches the example as he points out:

“that buying and selling is not the only occupation leading to sin, but that this may be said of all callings, not excluding the episcopate, if the incumbent does not properly discharge the duties of his office.”²⁸

Moreover, Bernadino elaborates upon the valuable services that merchants provide –distinguishing three types of beneficial services that they conduct. First, “there are the importers-exporters (*mercantiarum apportatores*) who transport commodities from a country which has a surplus to another where they are scarce and in request, sometimes at considerable risk, trouble and expense”²⁹. Secondly, there are the *mercantiarum conservatores* “who preserve and store goods ... importers and wholesalers who buy in large quantities and sell by the bale or the load to retailers, who, in turn, sell in minute quantities of a pound or even less to consumers”³⁰. Finally, there are *mercantiarum immutatores seu melioratores* “who transform raw materials into finished products, for example, make cloth from wool, shoes from leather, or candles from wax”³¹. Apart from the further detail which Bernadino adds to each of the foregoing and the by now perennial observation that the “only justification of business lay in the service and utility of the commonweal (*pro republicae servitio et utilitate*), Bernadino also gives greater attention to the characteristics of the good merchant.

In this regard, Bernadino “fully recognized that managerial ability, far from being common, is a rare quality and that a scarce combination of competence and efficiency goes into the making of a successful businessman. San Bernadino

27 Raymond de Roover, *San Bernadino of Siena and Sant'Antonino of Florence: The Two Great Economic Thinkers of the Middle Ages* (Cambridge, MA: Harvard University Printing Office, 1967), 10.

28 de Roover, *San Bernadino of Siena and Sant'Antonino of Florence*, 10.

29 de Roover, *San Bernadino of Siena and Sant'Antonino of Florence*, 11.

30 de Roover, *San Bernadino of Siena and Sant'Antonino of Florence*, 11.

31 de Roover, *San Bernadino of Siena and Sant'Antonino of Florence*, 11.

lists four necessary qualifications: diligence or efficiency (*industria*), responsibility (*solicitudo*), labor (*labores*), and willingness to assume risks (*pericula*). First of all, merchants should be efficient, by which he means that they should be well informed about qualities, prices, and costs and be ‘subtle’ in computing risks and assessing profit opportunities, ‘which indeed very few are capable of doing.’ Second, businessmen should be responsible and attentive to detail, [here we interject to emphasize the connection to prudence and avoidance of neglect, a sense of duty] ... Nothing can be achieved without a great deal of trouble and toil. The merchants must be prepared to endure discomforts and to suffer hardships in crossing seas and deserts. They will unavoidably expose their persons as well as their goods to many perils. In spite of the best management, the businessman may be visited by bad luck and suffer a loss. It is therefore, meet that he should earn enough on successful ventures to keep him in business and compensate him for all his troubles.”³² Beyond these, a critical personal and professional feature is added: “Business integrity the Franciscan preacher prized very highly. A reputation of reliability was an asset ... A merchant was expected to keep his word, to respect his agreements with his partners, and to fulfill his commitments”; not to mention their religious duties of hearing “Mass on Sundays and feast days, take communion at least once a year, and confess their sins to a devout and God-fearing priest”³³. In the conduct of useful service to the state, certain quasi-virtues peculiar to the work were to be esteemed and cultivated along with the obvious and general commitments of Christians to a religious life. This recognition that, beyond the general duties and affections of Christian life, beyond even the virtues commonly necessary to all men, there were “virtues” particular to one’s work and station is an addendum to one’s ethical constitution that is of broad significance.

In the first general steps toward an image of the merchant, San Bernadino states that secular business can become unlawful with respect to the status of the person performing it (namely, lay or clergy - prohibited to clergy):

“And therefore I say that the first thing to be done is this, that you must consider the person who doth carry on the business, whether he be secular or religious”³⁴.

Secondly, and still generally,

32 de Roover, *San Bernadino of Siena and Sant 'Antonino of Florence*, 13.

33 de Roover, *San Bernadino of Siena and Sant 'Antonino of Florence*, 14.

34 Saint Bernadine of Siena, *Sermons*, edited by Don Nazareno Orlandi, translated by Helen Josephine Robins (Siena: Tipographia Sociale, 1920), 196.

“The second point to be considered in regard of him who doth carry on business is, from what motive he doth carry it on. I told thee of it yesterday; today I will tell thee again. I say that if he doth this to provide for his family, or in order to free himself from debt, or to marry his daughters, -- then I say it is permitted to him. But what shall we say of him who hath no need thereof, who doth so spend himself, doth busy himself here, doth busy himself there, doth this, doth that, and doth never cease? Say I, that unless he doth this for the poor, he doth sin mortally, since that such hoarding as this is called the sin of avarice”³⁵.

That charity and service are to guide business are clearly not in doubt, that they should inform business conduct is not new, yet detailing all the little ways that business can turn sour and become unlawful is a significant step toward the particularity of virtues specific to commerce.

Nor was San Bernadino alone in such endeavors. Rather, apart from San Bernadino’s particular acumen and interest, this entire strategy of combining praise for noble conduct and exhortation to simple work was a common possession of preachers. San Bernadino’s contemporary, Giovanni Dominici, though far less interested and far more suspicious of merchants, nevertheless engaged in painting “a portrait of the ideal merchant. Dominici declared that a merchant was allowed to make great profits provided he made them ‘with grace, with charity, with direct and sincere intention, with reverence, peace, and love for his neighbor.’ ... On the whole, Dominici and Bernadino encouraged a similar type of pious merchant to engage in honest commerce.”³⁶ In fact, “all our sources concur in arguing that diligent industry is ‘dignified, necessary, and fruitful’, earning the labourer both reasonable temporal gain and eternal salvation.”³⁷ The efforts of the friars in the piazza and the confessional, then, were aimed at providing an ideal of behavior for the maintenance of justice in exchange and for the sake of fostering that sort of *philia* that ought to characterize communal life, but also, for the sake of just that sort of *philia* which was requisite to functional exchange relations: “Doing business or trading (*mercari*), and those who carry out these activities (*mercator*), are described more and more by Franciscans (and this habit will continue in the fourteenth century) as the concrete and everyday reflections of a sociability that the

35 Saint Bernadine of Siena, *Sermons*, 196-197.

36 Nirit Ben-Aryeh Debby, *Renaissance Florence in the Rhetoric of Two Popular Preachers: Giovanni Dominici (1356-1419) and Bernadino da Siena (1380-1444)* (Turnhout: Brepols Publishers, 2001), 161-163.

37 Bernadette Paton, *Preaching Friars and the Civic Ethos: Siena, 1380-1480* (London: Short Run Press Limited, 1992), 167.

government must and should promote and institutionalize.”³⁸ In this regard, a good merchant was not merely imbued with private Christian virtue, but was a model to his fellow citizens of the manner in which material wealth ought to be dealt with. A great merchant was further possessed of public virtues even more expressive of this same character. Such a man was to be all the more highly esteemed for the educational value of his conduct as an example in the community –and therefore, he was to be publicly honored, quite consciously held up as a social ideal.

Useful service to the community, however, was not only delimited by exhortation to noble professions, but –importantly– by a general assessment of professions less than noble in themselves. For in the very same measure that the Christian merchant represented something more than a model of commercial success, so too his psychological, interior poverty, honesty and simplicity were also made to represent, on the side of production, what was already condemned on the side of consumption. That is, just as the preachers defined as licit that profit and consumption “which is necessary to maintain the worker and his family and provide them with food, shelter and other essentials but not with those things which are superfluous, such as an over-abundance of food and other delicacies,” so too on the side of production, the utility of professions was also bounded in some degree by Christian morals.

It goes without saying that some trades do not generally appear as viable options to ethical economic agents, prostitution or slave trade. Beyond that, the range of options is always defined in some way –and preachers aimed at contributing their moral criterion to defining the range of the useful: “Sant’Antonino is well informed about the structure of the Florentine textile industry ... [he] fully acknowledges that this industry fulfilled a useful purpose in providing clothes to protect the human body against cold and to cover its nakedness. Wool has his wholehearted approval, but objects to silk because it often serves vanity and waste, [etc.].”³⁹ Indeed, “Sant’Antonino has something to say about nearly every profession or craft,” from architects and contractors to artists and musicians, his moral approbation or disapproval being converted into an attempt to convince merchants and artisans to focus on production and trade in things useful to and not corruptive of the community in a Christian sense.⁴⁰ Doubtless, the effort was not supremely successful, although at the time the secular adoption of sumptuary and usury laws are not inconsequential (and can be imputed a variety of motives), in any event there is an evident sense in which the general recognition

38 Todeschini, *Franciscan Wealth*, 125.

39 de Roover, *San Bernadino of Siena and Sant’Antonino of Florence*, 15.

40 de Roover, *San Bernadino of Siena and Sant’Antonino of Florence*, 15.

of the propriety of a given profession or action leans heavily on its perceived viability as a career or course of action. A life despised by the community is rarely the spontaneous choice of anyone but the more anti-social or desperate character.

It is in this light that the preaching friars generally viewed their promotion of Christian poverty and simplicity as a fundamental touchstone of economic vision: a highly desired luxury or a highly profitable profession or opportunity may not be in accord with a simple and ordered use of the world, a just use in the sense of right reason oriented toward love of neighbor and of God. On the contrary, not a few luxuries, professions and opportunities served to corrupt the city, imply the maltreatment of neighbor and the violation of the justice that held the city together. In other words, the friars wished to encourage the simple, moral life as fundamental to the ethical sociability underpinning the market and civic life. If the particular profession of the merchant fell within the realm of what was useful to the community and was conducted in accordance with the same intention, avoiding all the pitfalls open to it in terms of sin, then it was an appropriate profession for the Christian and could be performed more or less nobly. Moreover, in the degree to which it was more or less nobly performed, the more or less it accorded with the justice in exchange that was the counterpart of the very *philia* and *caritas* that bound the city together. This, no doubt, goes far in establishing an ordinary sense of duty in work, almost a worldly asceticism, while nevertheless still attempting to hold that sense of ethical commercial pursuit well within the bounds of ordinate intentions and ordinate professional channels.

Yet for those who performed their professions more nobly –and incidentally, more successfully– the stage of rewards was set in accordance with the praiseworthy sociability that it presumably signified. This was so particularly with the advent of an explicit resolution of a long-standing ambiguity that had already implicitly received its Scholastic Christian answer. To the question of whether economics was simply the art of household management or whether it properly included also some broader range of activities, Sant’Antonino makes “the important point that the problem of ‘commutations’ or exchange is an economic matter which pertains either to household management –economics in the old sense– or to politics because the whole purpose of business is to supply either the household or the community with goods or services.”⁴¹ This drift of focal point from *oikos* to political economy was conjoined or parallel to the movement from private virtues of good order and simple, honest, prudent

41 de Roover, *San Bernardino of Siena and Sant’Antonino of Florence*, 14.

diligence to public virtues of liberality, magnanimity and magnificence as an example of that combination of simplicity and public-spirited perfection belonging to the Christian merchant who might guide others both in spirit and in practice –and receive the honors befitting a true merchant. To those who betrayed the ideal: “If merchants are not ‘honorable and trustworthy,’ writes Olivi, if people cannot generally trust their word, they are not real merchants.”⁴² Indeed, just as Florentines were only true Florentines when they were true Christians, so to with merchants. It is not that public recognition made the merchant, though perhaps the aspiring merchant might well conceive of it thus, but, rather, it is worthiness of their recognition that made the true merchant – and the actual recognition, which was now being accorded to their successful and servicable performance, was not a matter of their mere household prudence, but a scalar evaluation that extended toward political economy.

To whatever extent, and a precise determination of its influence passes beyond the scope of our investigation, this whole ethical imagery was effective; that is, it was at least partly imbibed by the merchant class at the highest levels as formative of their social identity and group culture –and, most importantly, their aspirations. No doubt, among more ordinary bourgeois merchants and artisans, it had already given significant impetus to at least moderate ambition to some social standing as responsible and honest men at work, conducting themselves with dignity. With respect to the elements celebratory of the grandeur and civic ethos of merchants, however, this had an indubitable influence on their ethos of “simplicity” in noticeable, magnanimous Christian service and their regard for their high office as well as in their understanding of their own discipline and sagacity: “Dominici’s and especially Bernadino’s descriptions of the ideal merchant are very similar to those in the numerous trade manuals of the period. Dino Compagni declares that the merchant ‘will be worthier if he goes to church, gives for the love of God, clinches his deals without a haggles, and wholly abjures the taking of usury’. Other descriptions of the ideal merchant as ‘humble, loyal, solicitous, steady, honest, and orderly’ also echo the preachers’ views.”⁴³ The rising popularity and spread of these handbooks extends into an entire genera “which summarized the basic knowledge that all merchants should have, took place along the northern Mediterranean coast from the fourteenth century onwards. These merchant handbooks amounted to more or less utopian ideological constructions which, apart from the collection of technical materials, established the moral bases for

42 Todeschini, *Franciscan Wealth*, 124.

43 Debby, *Renaissance Florence in the Rhetoric of Two Popular Preachers*, 162.

merchant activity.”⁴⁴ Perhaps no display of this characteristic in the “mirror of merchants” literature is greater than the manual of Benedetto Cotrugli in 1458:

“The dignity and office of merchants is great and exalted in many respects, and most particularly in four. First, with great respect to the common weal for the advancement of public welfare is a very honorable [purpose], as Cicero states, ... The advancement, the comfort, and the health of republics to a large extent proceed from merchants; we are always speaking, of course, not of plebeian and vulgar merchants but of the glorious merchant of whom we treat [and who is] lauded in this work of ours. ...

Secondly, I exalt the dignity and office of merchants with respect to the useful and honorable management of their private properties and goods. As a matter of fact, a sparing, temperate, solid, and upright merchant increases and augments his wealth. ...

Third, the dignity of merchants is to be esteemed and appreciated with respect to association, both private and public. ... there is no room for rogues, retainers, henchmen of all sorts, partisans, thieves, runaways, and gamblers such as are wont to live at the courts of princes, magnates, and lords. ...

We have left for the fourth [place] the dignity of merchants with respect to [faith].... It is generally said that today [good faith] abides with merchants and men-at-arms.... Neither kings nor princes nor any [other] rank of men enjoy as much reputation or credit as a good merchant.”⁴⁵

Scholarship has well established the religious overtones that thread their way through the merchant letters and writings that have come down to us. Perhaps suggestive of the loose fitting role, or gentle conditioning, that such moral vision and image had for the full range of commercial practice is the fact that such splendid exaltations and exhortations generally formed the preface and frame of the works in this genre; this is not to imply that it was mere rhetorical eloquence, but certainly it indicates that the honorable attire of the mercantile art could very well, and significantly, exceed the merchant’s conformity to the standard of his social identity. Perhaps, as is not uncommonly the case, the general image and tilt of ethics was more desirable than the full details of injunctions and restraints. For “Francesco Balducci Pegolotti, the merchant-

44 Jaume Aurell, “Reading Renaissance Merchants’ Handbooks: Confronting Professional Ethics and Social Identity,” p. 74-75: <http://dspace.unav.es/dspace/bitstream/10171/29296/1/Reading%20Renaissance%20Merchants%E2%80%99%20Handbooks%20.pdf>

45 Benedetto Cotrugli, *On Commerce and the Perfect Merchant*, (1458): <http://www.ux1.eiu.edu/~cfdds/cotrugli.pdf>

compiler of one of the more important handbooks in Renaissance Italy, a few sentences are enough to summarize the moral qualities that all merchants should strive to achieve.”⁴⁶ And yet, the coincidence of moral and professional virtues was a constant theme in the literature –as was the patriotic and public-spirited self-image, not to mention the tense relation between public manners and public virtues of display in contrast to private virtues of simplicity and restraint as well as private vice and hypocrisy. The civility, courtesy and cultivation of the leading figure ought to be joined to sincerity –particularly so with regard to the sincerity and honesty of the merchant, his deep trustworthiness was a requisite of his profession as well as his social standing in a Christian community.

III. THE DISCIPLINE OF PRUDENCE

This same almost sanctimonious baptism of professional virtues in their approximation and subordination to moral virtues, and the tension between that private virtue and the desire for public honors, is presented in that work made most famous by Werner Sombart, *Della Famiglia*, by Leon Battista Alberti.⁴⁷ For Sombart, “What today is called the capitalist spirit comprises within itself, besides the spirit of enterprise and the desire for gain, a complexity of certain qualities, to which I shall apply the term ‘middle-class virtues.’ These include all the views and convictions ... of a respectable citizen and head of a family, no less than of an honest tradesman. To the best of my knowledge we make the acquaintance of the citizen ... for the first time in Florence, at the close of the 14th century.”⁴⁸ There, in the Tuscan merchants of the late 14th and early 15th Italian renaissance, Sombart saw “a whole list of tradesmen and others intimately acquainted with trade ... [who] have bequeathed to us their views, set down in valuable memoirs or books of edification, ... the incarnation of the spirit of respectable citizenship.”⁴⁹ In these writings, to which we have alluded in the previous section, with their “maxims that should govern life, the rules that make for respectability,” Sombart found the average and middle class bourgeois, disciplined and dedicated to business. He pointed to L.B. Alberti as “the most perfect type of the ‘bourgeois’ of those days,” and noted that “Alberti’s views were generally shared by a large number of people; and that they express the

46 Aurell, “Reading Renaissance Merchants’ Handbooks: Confronting Professional Ethics and Social Identity”, 76.

47 Werner Sombart, *The Quintessence of Capitalism: A Study of the History and Psychology of the Modern Business Man*, translated by M. Epstein (New York: Howard Fertig, Inc., 1967).

48 Sombart, *The Quintessence of Capitalism*, 103.

49 Sombart, *The Quintessence of Capitalism*, 104.

outlook on life then current in tradesman's circles."⁵⁰ And Alberti's views, as we shall shortly see, do indeed breathe the general ethos of a mercantile commitment to the rational organization of life in respectable business practice –and, more importantly, a pervasive sense that such activity was an extension of responsible, dignified prudence requisite to social standing and distinction.

Yet while this may be true, and it is certainly of eminent importance that the average and ordinary businessman of the age could seek some such standing as a respectable citizen precisely in commercial and artisan professions, we need not limit ourselves to the moment of triumph when such aspirations were prominent and definitive features of the late-14th and early 15th century Italian civic humanism in full flourish. One might just as easily point backward to the prior and gradual emergence of a respectable *Christian merchant* before the notion of a *respectable citizen* became a social ideal by which one was measured and, perhaps in something akin to Adam Smith's theory of sympathy and moral sentiments, an ideal by which one measured oneself. For the merchant ethos and its respectability had begun to take shape long before the end of the 14th century. It had done so over centuries, so much so that it had already been on display in the grandeur of the late 13th century merchants who touched and tasted the life of the nobility.

On the basis of this prior establishment of the merchant in the city as a respectable Christian, many illustrious figures of commerce had themselves risen over the long 13th century: "The few who accomplished this feat did so over three or four generations, and they were the first families of the republic in the early *trecento*. Such chroniclers as Giovanni Villani and Ricordano Malispini remembered well the humble origins of these new clans ('novi cives'). Thus the way to preferment in Florence was through the entrepreneurial world of the greater guilds where new and old families mingled to form the energetic aristocracy of the late medieval business world."⁵¹ Such families as the Acciaiuoli, Bardi, and Peruzzi had even begun to monumentalize their ethos: "Perhaps the greatest single testimony to the *hubris* of this Saturnian age is the Maso di Banco tomb painting done for the Bardi at about the same time (1335). In this work in the chapel at Santa Croce, Messer Bardi rises confidently from his marble tomb to meet God."⁵² According to Marvin Becker, this earlier ethos, wherein "[c]hivalric daring is coupled with burgher cunning," often showed its evident aspiration to take their place as elite Christian merchants close to the life

50 Sombart, *The Quintessence of Capitalism*, 104.

51 Marvin Becker, *Florence in Transition: Volume One: The Decline of the Commune* (Baltimore, MD: The Johns Hopkins Press, 1967), 27.

52 Becker, *Florence in Transition*, 54.

of the country nobility of landed aristocrats. Their energy, no doubt inspired thereby, was nevertheless often imperiled and exhausted in the purchase, but they strove for that reflected dignity nonetheless: "Seldom did the burgher ethic remain immune from ideals of largesse and honor. Moreover, even the less well-to-do and the parvenu, no matter how tight-fisted, were drawn to the ennobling rural life, to the chase and the pastoral ease and spontaneity. There were very few, even among the artisan shopkeeper class, who did not own at least a piece of land or a small house in the countryside."⁵³ At any rate, by the time civic humanism was in full flourish, the mercantile elite of the later 14th century was not so enamored of the countryside and built their palazzos inside the city. Though obviously the dignity of nobility was of eminent importance to them, it's character as landed and as chivalric-military was less and less appealing as merchants came more completely into their own. It is a question of degrees both in the lives of individuals and their pervasiveness in city life, yet Sombart tended to look more for the dominance of a respectable merchant-citizen at a time when lesser Christian merchants had already been accepted and even "heroic" figures had long been their more illustrious counterpart in an ideal of social distinction that thereafter endured in new forms in the late 14th century rise of the Medici, Alberti, Strozzi, and Pitti families. In short, the Christian merchant had already been forged as a worthy ideal and almost immediately became an object of social ambition and of lesser motives which only found themselves that much more exuberant in their pursuit of social distinction in an increasingly secular age, wherein they became respectable citizens and merchant-princes with their own dignity rather than Christian merchants often seduced by the allure of landed elitism.

Such an allure, toward the conspicuous consumption of the feudal elite and noble, is in fact the start of Alberti's dialogue. It is therein the allure to be treated with the greatest of caution. Indeed, the whole dialogue is inconclusive –it contrasts the more tempered aspirations of a Florentine merchant in exile, Giannozzo Alberti, who aspires to a quiet, moderate nobility with the views of a younger family member, Lionardo Alberti, who aspires to the illustrious admixture of a civic-centered merchant ethos. Indeed, if there is any conclusion in the dialogue, it is that this latter must be purged of its ostentation and display, its wanton miming of the nobility's consumption patterns; it is that the ambition for glory must be true to virtue if it is not to ruin a house (as Alberti well knew from the fall of his family's fortune at the hands of his imprudent cousins prior

53 Becker, *Florence in Transition*, 15.

to his own career). Thus, the work begins with an amiable discussion of the follies of youthful and immature aspirations to grandeur.

Is, in the first paragraph of the famed Book III on prudent management, the literary and historical figure, the aging merchant Giannozzo Alberti expresses his wish, as he does at the end of the chapter, to attend the Mass, and Giannozzo is then asked about the days of his youth. Giannozzo responds with an assessment of the jousting tournaments for honor in feats of military arms and grandiose expenditures of youth that he once entertained that dismisses these and much beside as the folly of men who have not yet or never learned the value of their lives and fortunes:

“I have become wise. I know that it is madness to throw away what you possess. The man who has never experienced the sorrow and frustration of going to ask others for help in his need has no idea of the usefulness of money. If a man has no experience to tell him how painfully money is acquired, moreover, he spends it with ease. ... It is most desirable my dear children to be thrifty. ... [Although he adds] God forbid. Let our worst enemies be avaricious. There is nothing like avarice to destroy a man’s reputation and public standing.”⁵⁴

The danger of avarice, doubtless with evident moral overtones, is nevertheless primarily associated with reputation. This does not make the assessment purely worldly, as Weber thought, but in fact shows precisely the extent to which the respectable Christian citizen found his own professional responsibility to be a near extension of virtue; for “thrift” and prudence are immediately contrasted with prodigal young men:

“What could I find to call them but ‘damned pestilence’? Thoroughly off the road themselves, they lead others astray. Other young men see these prodigals of yours abounding in every sort of entertainment, and since it is the vice of the young to prefer places of delight to the workshop ... they quickly join them in the consumption of luxuries and delicacies. They live a life of idleness, avoid the kinds of activity men praise. ... Oh Lord, what crimes do they not commit, merely to continue it? They rob their fathers, their relatives, their friends, they pawn and they sell. ... Finally, my dear Lionardo, these prodigals are left poor and full of years, without honor and with few, or rather no, friends. Those joyful leaches whom they took for friends in their great days of spending, those lying flatterers who praise their over-spending ... and called it a virtue, who, glass in

54 Leon Battista Alberti, *The Family in Renaissance Florence: Book Three*, translated by Renee Neu Watkins (Long Grove, IL: Waveland Press Inc., 1994), 28.

hand, swore and promised to lay down their life –you have seen the water swarming with fish while the bait’s afloat; when the bait is gone, all is deserted and empty.”⁵⁵

The avaricious receive no better from Giannozzo, but the mean between avarice and prodigality is “thrift” rather than “liberality” (as it was in the Scholastics). “Thrift” is a “holy thing,” “all thrift consists no so much in preserving things as in using them at need.”⁵⁶ Thrift is the proper use of one’s own and “there are three things which a man can truly call his own”: his spirit, his body, and his time.⁵⁷ To heal the body, care properly for the spirit and wisely dedicate its energies to family and honorable conduct in the sight of God require discipline of the body, of the spirit and of one’s time. In direct response to the question of his way of devotion, his way of keeping the soul pleasing to God, Giannozzo responds:

“I have two ways. One is to try and do all I can to keep my spirit joyful. I try never to let my mind be troubled by anger or or greed or any other excessive passion. This I have always believed to be an excellent way. The pure and simple spirit, I believe, is the one that pleases God the most. The other way I have of pleasing God, it seems to me, consists in doing nothing of which I am doubtful whether it be good or bad.

Alberti’s book is dressed with such a hallowed religious tone despite its worldly advice. The whole point, it is important to remember and emphasize, is that all the worldly advice that Giannozzo gives is set within this image of responsible patriarchal and Christian civic duty, it is not a simply secular vision but the ethos of a respectable citizen and the bourgeois religiosity which is a critical element of his self-image as worthy of dignified, reputable social standing.

This framing is, for men bent on not seeing it, easily forgotten when he launches into the details of good management: “The maxims of the old seigniorial way of life were now utterly rejected. Expenditure had dominated the feudal economy, ... But now income was the governing factor in all economic activities. ‘Be mindful, O my sons, never to let your expenditure exceed your income.’ That is the last word of wisdom in the third volume of Alberti’s work, as indeed it is the conclusion of Pandolfini’s treatise.”⁵⁸ With thrift, now

55 Alberti, *The Family in Renaissance Florence*, 29-30.

56 Alberti, *The Family in Renaissance Florence*, 33.

57 Alberti, *The Family in Renaissance Florence*, 34.

58 Sombart, *The Quintessence of Capitalism*, 106.

nearly identical in its conception of solitudinous balance to the prudence of Scholastic moral theology in similarly worldly contexts, saving is extolled: “The idea of saving thus came into the world; of saving not as a necessity but as a virtue. ... A man like Giovanni Rucellai, who owned thousands, adopted the maxims of a country yokel, that ‘to save a penny is more honorable than to spend a hundred.’”⁵⁹ Such economization of finances is matched by the economization of time:

“My plan, therefore, is to make as good use of time as possible on praiseworthy pursuits. I do not spend my time on base concerns. I spend no more time on anything than is needed to do it well. ... And to waste no part of such a precious thing, I have a rule that I always follow: never remain idle. I avoid sleep, and I do not lie down unless overcome by weariness, for it seems disgraceful to me to fall without fighting or to lie beaten ... First thing in the morning when I arise, I think to myself, ‘What are the things I have to do today?’ There are a certain number of things, and I run through them, consider, and assign to each some part of my time. ... and in the evening, before I retire, I think over again what I have done during the day.”⁶⁰

Such an attitude is worthy of the medieval Franciscan ascetic or the Roman Stoic –indeed, the daily effort to plan one’s day in advance and note one’s performance in the evening, all these things practices can be found in any ancient work or monastic *regulae* on the ethical ‘care of the self.’⁶¹ In fact, as Max Weber noted, this is, in some respects, a literary theory –and more than one scholar has noted the resemblance to Xenophon’s *Oeconomia* and the pseudo-Aristotelian *Economics*.

Yet, contrary to Weber, the book is not simply a literary fiction that could not possibly inspire.⁶² The popularity of the book, not to mention its resemblance to a number of other similar works and to the multiplicity of merchant manuals as well as concordance with the religious elaboration of the same quasi-virtues found in the preaching of the age, i.e., diligence, dedication,

59 Sombart, *The Quintessence of Capitalism*, 106.

60 Alberti, *The Family in Renaissance Florence*, 42.

61 For a discussion of ancient and early Christian ethical practice, asceticism as a theme necessarily associated with any ethos, see Michel Foucault, *The Hermeneutics of the Subject*, ed. Frederic Gros, English ed. Arnold I. Davidson, trans. Graham Burchell (New York: Palgrave MacMillan, 2005).

62 Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, translated by Talcott Parsons with a foreword by R. H. Tawney (New York: Charles Scribner’s Sons, 1930), notes to chapter 2, note 12, 194-198: “But how can anyone believe that such a literary *theory* could develop into a revolutionary force at all comparable to the way in which a religious belief was able to set the sanctions of salvation and damnation on the fulfillment of a particular (in this case methodically rationalized) manner of life”.

prudence, honesty, repute, surely make the application of the practices of discipline to the economic life found in Alberti and similar works rather more important than less. For rather than the book inspiring merchants, though it may well have, it is the book that often breathes an inspiration that was, in fact, reflected in commercial tracts of the Renaissance and in their lives as well and in innumerable documents and discourse of the age. Moreover, as we have seen, a substantial religious and civic history lay behind this “literary” and “secular” theory. And any substantial ethos involves an ideal of oneself and an ascetic imposition upon oneself in order to move oneself toward that ideal –the motivation, here in Alberti, is not simply profit and gain. Rather, more deeply, it is honor and respectability, even social distinction through achievement and reputation for grandeur and nobility. That these objects of social ambition were very much and very confusingly bound up with religious and civic aspirations suggests a strong tremor of energy conducive to the imposition of the discipline of prudence in one’s life. This applies even if the approbation is through one’s own conscience and only in one’s eyes as formed by social ideals, and is perhaps particularly so in the case of the most energetic characters.

In fact, Alberti’s dialogue reaches its critical point in an exchange between Lionardo and Giannozzo when the former reasserts the energetic ethos of civic humanism against the evident inclination of the latter toward a more tranquil and non-civic oriented life of private quasi-religious virtue: “Giannozzo’s eulogy of a private existence devoted to mercantile pursuits is followed by one of the most eloquent pages written in the spirit of political humanism”:

‘I would say that a good citizen loves tranquility, but not so much his own tranquility as that of all good men. He rejoices in his private leisure but does not care less about that of his fellow citizens than he does about his own. He desires the unity, calm, peace and tranquility of his own house, but much more those of the country and the republic. ... So you see, Giannozzo, that the admirable resolve to make private *onestà* one’s sole rule in life, though noble and generous in itself, may not be the proper guide for spirits eager to seek glory. Fame is born not in the midst of private peace but in public action. Glory is obtained in public squares; reputation is nourished by the combined voices and judgments of many honorable people and in the midst of the multitude. ... Nor would I call it lust for power if a man shows great care and interest in doing hard and generous things, for these are the way to honor and glory.’⁶³

63 Hans Baron, “Civic Wealth and the New Values of the Renaissance”, 266-267.

Thus, without wanting to detract from the importance of the more ordinary, less political ambitions of the ordinary merchant and his rationality, the very dignity and quiet respectability of the citizen-merchant was closely bound up with the fact that its counterpart was an illustrious ideal of civic service. That fame and glory attached to the great mercantile families of the day belonged, in no small part, to their role within the city, their social *personae* and public action. It was, in fact, the more ordinary and earlier merchant whose religiosity was justified as a kind of civic figure, but it is the illustrious *personae* that pathed the way for abundant social recognition of the merchant and the more strained association of private professional virtues and general moral virtues.

In addition to such social imagery concerning the combination of general moral virtues and private professional virtues that evince an ethos of proper conduct in business according to an organized and prudent schema, reflecting a responsible and orderly state of desire, the same ethos was equally expressed in commercial solemnities: “[l]ate medieval contracts and business documents are laced with oaths, invocations of God, and professions of pious good faith. The expression, ‘in the name of God and profit,’ occurs repeatedly as a kind of invocation in late medieval partnership contracts and account books. The phrase was born of the belief not only that, as one writer put it, ‘wealth is the recompense for piety,’ but also that a devout Christian would adhere to his contractual commitments more faithfully than a sinner, infidel, or Jew.”⁶⁴ These solemnities extended beyond the simple addition of phrases into action: “Each time they drew up or revised a budget, a fund for the poor was created with some of the capital of the company. These funds were entered in the books in the name of ‘our Good Lord God’ as representing the poor, who in this way, were made partners of the company. When the dividends were paid, a proportional part thus went to the poor.”⁶⁵ Contracts themselves were not infrequently sealed with more than a simple oath: “An offering was made every time a contract of sale or purchase was drawn up. In France it was called *denier a Dieu*, in Germany *Gottespfennig*, in Italy, *Denaro di Dio*. This money served as a deposit, but it was always destined for pious works, not for the seller. There are even statutes which affirm its legal position, establishing that once the money was handed over, the Good Lord was henceforth considered as its witness, and the contract could not be modified or broken.”⁶⁶ Or again, there is the constantly reiterated exhortation found in manuals, seen in Alberti, of going to Mass as a sort of

64 Margaret Carroll, “In the name of God and Profit”, *Representations* 44 (1993): 96-13; 105.

65 Armando Sapori, *The Italian Merchant in the Middle Ages*, translated by Patricia Ann Kennen (New York, NY: W.W. Norton & Company, 1970), 23.

66 Sapori, *The Italian Merchant in the Middle Ages*, 24-25.

preface to one's work: "surprising to a modern mind inclined to divorce business from religion is the fact that exhortations of this kind are found in merchant manuals as late as the seventeenth century, for example, in *Le parfait negociant* written by Jacques Savary, who was by no means a saint but a hardheaded businessman."⁶⁷ Indeed, while it may be surprising to the modern mind, the strength of the emerging adverse judgment upon the poor and lazy, those who lack the rigorous habits that attend virtuously to business, is readily accepted and can serve as something of an indirect measure of the extent to which this mindset and self-image influenced the higher ranks of merchant elite and inspired them with a sense of their own dignity and social ambition.

The lazy and indolent were, not unlike the usurious Jew and now marginal avaricious miser, marked with certain characteristic vices opposed to Christian social conduct and to the normal functioning of a Christian market. For the Christian market presumed certain ethical *a priori* in which one could trust and therefore a certain recognition of others that came in and through exchange relations. Along with the usurious, the overly luxurious and the miser, the monopolist who forced up prices, the speculator whose manipulations influences prices but produced nothing, the indolent were castigated as those who unnecessarily and presumptuously relied upon the charity of others. These as well were called out for their lack of discipline and strength of character: "The sin of *acedia*, originally that of spiritual sloth and the neglect of religious obligations, had, by the fifteenth century, been replaced by the concept of physical idleness in popular preaching."⁶⁸ Despite the word "replaced" being an exaggeration, the notion of physical idleness in want of employment or indolence and carelessness at work, certainly took its place alongside spiritual sloth—or rather, it blended with that concept insofar as virtue itself was also adopting certain professional "virtues." It was but the concomitant negative judgment connected with the more positive light in which professional responsibility was now viewed: "It is possible to trace two distinct attitudes to the poor in these works. The first, which appears to be typical of Conventual literature, is characterized by its emphasis on the concept of the 'deserving' poor. While the notion that the receivers of alms had to prove themselves morally worthy had precedents in both patristic and Scholastic theology, the manner of its presentation in Dominican sermons and treatises is more closely aligned to contemporary bourgeois attitudes. ... These secular attitudes to both the 'poveri vegognosi' [shame-faced poor too

67 de Roover, *San Bernadino of Siena and Sant'Antonino of Florence*, 14.

68 Paton, *Preaching Friars and the Civic Ethos*, 169; for the development of this line of thought in popular preaching, Siegfried Wenzel, *The Sin of Sloth: Acedia in Medieval Thought and Literature* (Chapel Hill: The University of North Carolina Press, 1960).

proud to beg] and the undeserving poor are clearly reflected in Conventual Franciscan sermons ... These attitudes contrast markedly with that displayed by contemporary Franciscan Observant preachers ... they were more inclined to identify themselves with the poor of the city than the moneyed classes [and to advocate unconditioned charity].”⁶⁹ However, regardless of the differences of emphasis between orders and factions thereof, most preachers made significant critical remarks on both the wealthy and the poor and it was certainly a matter of emphasis that separated their messages.

This constant even-handedness is evident in the fact that alongside the professional duties of an employer entailed responsibilities to his employees, there was no extraordinary emphasis on the indolence of the worker: “Sant’Antonino was impartial: he stressed the duties of the workers toward their masters as well as the obligations of the latter toward their subordinates. He had no good word to say about workers who were careless, spoiled their masters’ materials, or were slow in returning them.”⁷⁰ It is not that such an attitude more critical of laborers and the poor was suddenly dominant and lopsidedly elitist, but that it appears to have finally found an express articulation is reflective of the more important fact that professional responsibilities had come to be viewed as expressions of general virtues in lay practice of religious life. This view certainly found a significant and exaggerated voice, one that portends the future of secular economic nationalism, in the works of the younger generation of humanists such as Matteo Palmieri:

“let the working masses and the humblest sector of the middle class struggle for the good of the Republic. Those who are lazy and indolent in a way that does harm to the city, and who can offer no just reason for their condition, should either be forced to work or be expelled from the Commune. The city would thus rid itself of that harmful part of the poorest class.”⁷¹

More important than an assessment of potential elitism in condemnation of indolence, however, was the fact that this was part of the general proposition that “the harmfulness of economic behaviors derived, in a final analysis, from indifference to the religious and civic solidarity that should hold the civic market

69 Paton, *Preaching Friars and the Civic Ethos*, 199-205.

70 de Roover, *San Bernadino of Siena and Sant’Antonino of Florence*, 27.

71 Matteo Palmieri, *Delia vita civile* in *Biblioteca Enciclopedica*, 381-382; cited in John McGovern, John. “The Rise of New Economic Attitudes-Economic Humanism, Economic Nationalism-during the Later Middle Ages and the Renaissance, A.D.1 200-1500”. *Traditio* 26 (1970): 217-253; 237-238.

together.”⁷² It is not that religious and civic conduct are considered to be directly the most economically advantageous in any instance, but that economic behavior contrary to the religious-civic ethos cut at the foundations of the very society that made the market possible. This general proposition is the fundamental context for the emergence of the merchant as an esteemed social figure and, evidently, the vision of poverty as both pitiable and despised. It is not just wealth that is in some way tainted, but now poverty is tainted. For it is only where general virtue transformed itself to include proper concern with the details of one’s *officium* that the skillful conduct and attention to successful performance of a particular profession could be associated with dedicated service to the community through economic activity. In fact, it is only in light of such a confluence of social values that there could be that characteristic shame that attended the fall of a once successful or rich man and family to the status of *poveri vergognosi* (shame-faced poor), a status to which friars were particularly attentive and sympathetic.⁷³

The question, however, arises as to the specifically Christian character of those professional virtues and the market sociability. If the merchant emerged from the age with an idealized image of moderation, loyalty, honesty, simplicity and prudence, these are partly expressions of the fact of a great many professional requisites found their place in connection with more generally recognized Christian virtues. Mercantile life and virtue were, so they thought, within, or very nearly within, the grasp of natural man. If the merchant emerges as a public figure of immense importance, or even as a highly respected member of the community with a moderately public-minded ethos and a set of manners befitting his social identity, this is partly on account of the conception of the market as an extension of sociable conduct servicable to the welfare of the community that derived from the unity of religious urgings to the common good and the already intense patriotic sentiment of Italian city-states.

Within this setting, the social identity of the merchant, regardless of the full extent of its reality in their individual practice, was undoubtedly of influence on their self-image and their exalted conception of the dignity of their work and their status or *officium* within the community. Such a sociable and chivalrous view needed no absolute purity of religious motive to exist, partial religious approbation and civic *caritas* was enough for that; for with those came motives of honor, a sense of dignity in dutiful conduct, motives that might drive a man onward. Certainly the merchant was not so immune to considerations of self-

72 Todeschini, *Franciscan Wealth*, 161.

73 Debby, *Renaissance Florence in the Rhetoric of Two Popular Preachers*, 166.

respect and honor, illustrious *fama*, that some might not labor for them, perhaps day and night, and strive for all that they bring in their wake. The prizes to be won cannot be ignored in their full weight –wife of good-standing, friends, contacts, wealth, self-respect, social distinction, etc. Profit and the satisfaction of wants, those reductive modern words, utterly fail to capture why men work and the differences in intensity that those motives give rise to. That social and religious ethics centered their focus on these aspects of human life and gave them the character of nearly qualifying criteria for social recognition and Christian respectability, is of significant import in providing the basis for an object of social ambition in distinction along these lines.

In other words, the message of preachers and humanists did not merely function to restrain, therefore, rather, it also –despite its moderate and simple intentions– inspired and formed from within. If they provided a conception of virtue particular to one's profession and if that conception fostered a social identity, with a dignity required of it and an honorable status afforded by it, then the message was of significance in the formation of a social group identity that encouraged a certain conduct and fostered a certain intensity in the merchant's motives. It undoubtedly had influence in the formation of the medieval and Renaissance merchant's conduct and the intensity with which he sought to apply that respectable professional rationality to his life. In fact, that was precisely what it led him to do – to impose a calculating rationality upon himself and to take on certain stylistic stereotyped features of prudence and circumspection that are very much akin to a civilized asceticism or moderate version of a harmonious soul as projected by Aristotelian ethics. And indeed, many leading men displayed such prudence and intensity in the imposition upon their lives of a regimen of professional virtues that were imbued with all the values of self-worth as a human person and social figure. Many sought –increasingly– to choose a life of commercial endeavor and to strive therein for the honors that came with wealth and at least some, often a significant amount of, patriotism and conscious Christian attire. To highlight, as we have above, the critical role of the mendicant orders, the Dominicans and Franciscans, as well as Renaissance humanists very much imbued with similar perceptions of poverty and Stoicism, in weaving this attire and the whole figure of civilized commerce is precisely not to exclude a complexity of motives, but to insist heavily on that point in favor of recognizing the cultural, social and religious constitution of the merchant's soul.

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